

08 C 862

**JUDGE KENNELLY
MAGISTRATE JUDGE BROWN**

EXHIBIT A

Part 13 of 14

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 01/24/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number

Description of Property

0001 LEASE # 001-9992-01 PROJECTOR VALUE \$15,000

Loss Payee (Name and Address)

BALBOA CAPITAL CORPORATION
2010 MAIN ST # 150
IRVING, CA 92614

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 01/24/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property
0002	SOFTWARE

Loss Payee (Name and Address)

COMPAQ FINANCIAL SERVICES
 INSURANCE ADMINISTRATOR
 420 MOUNTAIN AVENUE
 P.O. BOX 6
 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 01/24/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number

Description of Property

0002 LEASED COMPUTER HARDWARE/SOFTWARE LEASE
#36&37 VALUE AT 75,000.00

Loss Payee (Name and Address)

CIT
4600 TOUCHTON RD EAST
BLDG 100, SUITE 300
JACKSONVILLE, FL 32246

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

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Policy Number: BK01116165

Loss Payable Provisions

Changes) Effective: 01/24/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule**Premises**

Number	Description of Property
0005	SOFTWARE

Loss Payee (Name and Address)

COMPAQ FINANCIAL SERVICES
 INSURANCE ADMINISTRATOR
 420 MOUNTAIN AVENUE
 P.O. BOX 6
 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 01/24/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property	Loss Payee (Name and Address)
0005	LEASED COMPUTER HARDWARE/SOFTWARE LEASE #36&37 VALUE AT 75,000.00	CIT 4600 TOUCHTON RD EAST BLDG 100, SUITE 300 JACKSONVILLE, FL 32246

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a.** Adjust losses with you; and
- b.** Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 01/24/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property
0007	LEASED COMPUTER EQUIPMENT

Loss Payee (Name and Address)

ARLINGTON CAPITAL
 BOX 7023
 305 W BEAVER SUITE 400
 TROY, MI 48007-7023

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

The St. Paul Business Foundation Series



Change Endorsement

United States Fidelity and Guaranty Company
5801 Smith Avenue
Baltimore, Maryland 21209

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

Change Number:	Change(s) Effective:	Policy Number:	Policy Expiration:
9	02/10/2003	BK01116165	05/01/2003

Named Insured	Your Agent
VOA ASSOCIATES INCORPORATED VOA & OWP&P DESIGN COLLABORATIVE FOR NORTHWESTERN MEMORIAL HOSPITAL 224 S MICHIGAN AVE STE #1400 CHICAGO, IL 60604	AVA INSURANCE AGENCY 425 N MARTINGALE RD STE 1100 SCHAUMBURG, IL 60173
Client Number: 0001614656	Agent Code: 120853

Change(s)

- * Additional Interest: Loss Payee is Added to Premises Number 1
- * Business Personal Property Coverage for Premises Number 1 is Amended

Form	Description
CL/BF 00 45 03 95	Change Endorsement
CL/BF 00 40 04 97	Schedule of Premises
CL/BF 10 05 09 99	Property Coverage Part Declarations
CL/BF 11 65 06 98	Loss Payable Provisions

Additional Premium: \$ 201.00

Date Issued: 05/04/2005

Authorized Representative

INSURED
CL/BF 00 45 03 95
Print Date: 05/04/2005

Direct Bill Number
4400031464
Prepaid

Page 1 of 1

The St. Paul Business Foundation

Series



Schedule Of Premises

United States Fidelity and Guaranty Company
5801 Smith Avenue
Baltimore, Maryland 21209

Change(s) Effective: 02/10/2003

Policy Number:	Reason For Issuance:
BK01116165	Endorsement Number: 9

Description of Premises:

Premises Number	Location/ Occupancy	Construction
0001 Customer Reference:01	224 S MICHIGAN AVE STE #1400 CHICAGO IL 60604 BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered) BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	Fire Resistive
0002 Customer Reference:01	21 DUPONT CIRCLE NW WASHINGTON DC 20045 BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered) BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	Masonry Non-Combustible
0003 Customer Reference:01	1722 HENDRICKS AVE JACKSONVILLE FL 32207 BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered) BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	Masonry Non-Combustible
0004 Customer Reference:01	801 BRICKELL AVE STE #900 MIAMI FL 33131 BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered) BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	Fire Resistive
0005 Customer Reference:01	1030 N ORANGE STE #200 ORLANDO FL 32801 BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered) BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	Fire Resistive
0006 Customer Reference:01	2200 WILSON BLVD SUITE 850 ARLINGTON VA 22201	Masonry Non-Combustible

The St. Paul Business Foundation Series

Schedule Of Premises

Change(s) Effective: 02/10/2003

Premises Number	Location/ Occupancy	Construction
	BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	
0007	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered) Customer Reference:01 BLDG: Primary Class: (Not Covered) Secondary Class: (Not Covered)	Frame
	BPP: Primary Class: 871205-Architects, Engineers, and Draftsmen Secondary Class: (Not Covered)	

The St. Paul Business Foundation Series



Property Coverage Part Declarations

United States Fidelity and Guaranty Company
5801 Smith Avenue
Baltimore, Maryland 21209

Change(s) Effective: 02/10/2003

Policy Number:	Reason For Issuance:
BK01116165	Endorsement Number: 9

Limits of Insurance:

\$ 25,000	Depositor's Forgery
\$ 200,000	Employee Dishonesty
	Name of Plans:
\$ 25,000	Fine Arts
\$ 40,000	Property Off Premises
	Money and Securities:
\$ 10,000	Inside the Premises
\$ 5,000	Outside the Premises
\$ 1,565,000	Valuable Records

Deductible: \$500

(The Deductible does not apply to coverage for Accounts Receivable, "Business Income," Extended Business Income, "Extra Expense," Action By Civil Authority and "Expediting Expense," Counterfeit Currency and Money Orders, and Fire Department Service Charge.)

If Building Coverage exists, Property Value Guard Automatic Increase: 4% - IL

If Business Personal Property Coverage exists, Property Value Guard Automatic Increase: 3% - IL

Business Income and Extra Expense Covered Time Period: 12 Months

Premises Number	Building Limit of Insurance	Building Valuation	Business Personal Property Limit of Insurance	Business Personal Property Valuation
0001	Not Covered	Not Covered	\$ 2,487,872	Repl. Cost

The St. Paul Business Foundation Series

Property Coverage Part Declarations

Change(s) Effective: 02/10/2003

Premises Number	Building Limit of Insurance	Building Valuation	Business Personal Property Limit of Insurance	Business Personal Property Valuation
	Accounts Receivable Limit of Insurance			\$ 425,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0002	Not Covered	Not Covered	\$ 137,367	Repl. Cost
	Accounts Receivable Limit of Insurance			\$ 35,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0003	Not Covered	Not Covered	\$ 51,500	Repl. Cost
	Accounts Receivable Limit of Insurance			\$ 35,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0004	Not Covered	Not Covered	\$ 51,809	Repl. Cost

The St. Paul Business Foundation Series



Property Coverage Part Declarations

Change(s) Effective: 02/10/2003

Premises Number	Building Limit of Insurance	Building Valuation	Business Personal Property Limit of Insurance	Business Personal Property Valuation
	Accounts Receivable Limit of Insurance			\$ 35,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0005	Not Covered	Not Covered	\$ 1,068,151	Repl. Cost
	Accounts Receivable Limit of Insurance			\$ 200,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0006	Not Covered	Not Covered	\$ 128,750	Repl. Cost
	Accounts Receivable Limit of Insurance			\$ 35,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			
0007	Not Covered	Not Covered	\$ 5,000	Repl. Cost

The St. Paul Business Foundation Series

Property Coverage Part Declarations

Change(s) Effective: 02/10/2003

Premises Number	Building Limit of Insurance	Building Valuation	Business Personal Property Limit of Insurance	Business Personal Property Valuation
	Accounts Receivable Limit of Insurance			\$ 25,000
	Debris Removal Additional Limit of Insurance			\$ 15,000
	Demolition Cost and Increased Cost of Construction			
	Outdoor Trees, Shrubs, Plants and Lawns:			\$ 3,000
	Seasonal Automatic Increase In Business Personal Property			25%
	Sewer or Drain Backup			\$ 25,000
	Mortgagee:			

Forms and Endorsements Applicable to This Coverage Part:

See attached Schedule of Forms and Endorsements CL/BF 00 35.

Policy Number: BK01116165

Loss Payable Provisions

Change(s) Effective: 02/10/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule**Premises**

Number	Description of Property
0001	CONTENTS

Loss Payee (Name and Address)
 LASALLE NATIONAL BANK
 120 S LASALLE
 CHICAGO, IL 60603

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property	Loss Payee (Name and Address)
0001	CONTRACT #001-00897482-001(CANON COLOR C OPIER)	CANON FINANCIAL SERVICES, INC. 15325 SOUTHEAST 30TH PLACE STE #100 BELLVIEW, WA 98007

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

3. The following is added to SECTION V. Definitions:

"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	LEASE #001-07107-01 & 327929001	GE CAPITAL COLONIAL PACIFIC LEASING PO BOX 23185 PORTLAND, OR 97281-3185

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
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For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
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Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property
0001	CONTENTS

Loss Payee (Name and Address)

NEWCOURT TECHNOLOGIES CORP 2ND FL
 PO BOX 2017
 BLOOMFIELD HILL, MI 48303-2017

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

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Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises	Description of Property	Loss Payee (Name and Address)
Number 0001	DESCRIPTION OF PROPERTY SOFTWARE	COMPAQ FINANCIAL SERVICES INSURANCE ADMINISTRATOR 420 MOUNTAIN AVE P.O. BOX 6 MURRAY HILL, NJ 07974-0006

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
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"Loss Payee" includes a person or organization you have entered a contract with for the sale of Covered Property.

Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number

Description of Property

0001 LEASED COMPUTER HARDWARE/SOFTWARE LEASE
#36&37 VALUE AT 75,000.00 & ALL EQUIPMENT
T LEASED BY THE NAMED INSURED NOT TO EXC
EED THE EQUIPMENT VALUE IN THE LEASE AGREEMENT AND IN THE POLICY VALUES

Loss Payee (Name and Address)

CIT
4600 TOUCHTON RD EAST
BUILDING 100, SUITE 300
JACKSONVILLE, FL 32246

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
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Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises Number	Description of Property	Loss Payee (Name and Address)
0001	HARDWARE LEASE 9010004763000 VALUE \$50,000 LOCATED 85% IN CHICAGO 15% IN ORLANDO. SOFTWARE LEASE 9010004764000 VALUE AT \$25,000 LOCATED 70% CHICAGO 30% WASHINGTON DC. ALL EQUIPMENT LEASED BY THE NAMED INSURED NOT TO EXCEED THE EQUIPMENT VALUE IN THE LEASE AGREEMENT AND IN THE POLICY VALUES	CIT TECHNOLOGY FINANCING SERVICES, INC. PO BOX 3547 BELLEVUE, WA 98009

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:
 - a. Adjust losses with you; and
 - b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.
2. The following is added to SECTION IV. B. 5. Other Insurance:

For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."
3. The following is added to SECTION V. Definitions:

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Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property
0001	ACCOUNT # 6666716-005

Loss Payee (Name and Address)
 COLUMN OFFICE EQUIPMENT INC
 P.O. BOX 740423
 ATLANTA, GA 33074

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

2. The following is added to SECTION IV. B. 5. Other Insurance:

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Policy Number: BK01116165
Loss Payable Provisions

Change(s) Effective: 02/10/2003

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This endorsement modifies insurance provided under the following:

PROPERTY COVERAGE PART.

Schedule

Premises

Number	Description of Property
0001	COLOR COPIER

Loss Payee (Name and Address)

COLUMN OFFICE EQUIPMENT
 919 SPRINGER DR
 LOMBARD, IL 60148

1. The following is added to SECTION IV. A. 5. Loss Payment:

Loss Payable.

For Covered Property in which both you and a Loss Payee shown in the Schedule have an insurable interest, we will:

- a. Adjust losses with you; and
- b. Pay any claim for loss jointly to you and the Loss Payee, as interests may appear.

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For Covered Property that is the subject of a contract of sale, the word "you" includes the "Loss Payee."

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